

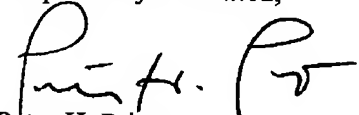
Appl. No. 10/714,281  
Response dated September 23, 2008  
Reply to Office Action of August 5, 2008

Group II. Claims 5-19, drawn to a system and method for evaluating risk associated with insurance policies, classified in class 705, subclass 4..

Applicants elect with traverse the Group II claims 5-19.

Please cancel claims 1-4 without prejudice to the presentation of these claims by way of a divisional or otherwise.

Respectfully submitted,



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